

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re:	Soroka, Elzbieta	§	Case No. 07 B 24256
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/26/2007.

2) The plan was confirmed on 03/25/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2009.

5) The case was converted on 02/06/2009.

6) Number of months from filing or conversion to last payment: (NA).

7) Number of months case was pending: 16.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$22,200.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,500.00
Less amount refunded to debtor	(\$44.65)

**NET RECEIPTS:** \$2,455.35

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0
Trustee Expenses & Compensation	\$160.05
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,360.05

Attorney fees paid and disclosed by debtor \$800.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Harris N A	Secured	\$4,650.00	NA	NA	\$0	\$0
Mid America Federal Savings Bank	Secured	\$72,774.00	NA	NA	\$0	\$0
Mid America Federal Savings Bank	Secured	\$34,634.00	NA	NA	\$0	\$0
American Express Centurion	Unsecured	\$738.00	\$866.06	\$866.06	\$0	\$0
Capital One	Unsecured	\$1,090.00	\$1,129.47	\$1,129.47	\$0	\$0
Capital One	Unsecured	\$858.00	\$917.65	\$917.65	\$0	\$0
Capital One	Unsecured	\$557.00	\$628.73	\$628.73	\$0	\$0
Chase	Unsecured	\$4,785.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$4,435.00	\$4,705.36	\$4,705.36	\$18.77	\$0
Discover Financial Services	Unsecured	\$2,389.00	\$2,525.23	\$2,525.23	\$0	\$0
ECast Settlement Corp	Unsecured	\$6,377.00	\$6,280.92	\$6,280.92	\$25.05	\$0
ECast Settlement Corp	Unsecured	\$317.00	\$353.91	\$353.91	\$0	\$0
ECast Settlement Corp	Unsecured	\$737.00	\$777.66	\$777.66	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,404.00	\$1,459.79	\$1,459.79	\$0	\$0
HSBC	Unsecured	\$1,891.00	NA	NA	\$0	\$0
Key Bank & Trust	Unsecured	\$16,318.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$915.00	\$970.30	\$970.30	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	\$8,257.00	\$8,486.50	\$8,486.50	\$33.87	\$0
Portfolio Recovery Associates	Unsecured	\$4,117.00	\$4,415.68	\$4,415.68	\$17.61	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$787.00	\$830.50	\$830.50	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$0	\$0	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$34,347.76	\$95.30	\$0

**Disbursements:**

Expenses of Administration	\$2,360.05	
Disbursements to Creditors	\$95.30	
<b>TOTAL DISBURSEMENTS:</b>		\$2,455.35

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 7, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.